

Health Insurance Status of Fall River/New Bedford Residents

This monograph reports findings on Fall River/New Bedford residents from the Division of Health Care Finance and Policy's 2000 Health Insurance Status of Massachusetts Residents Survey. Differences in health insurance status among Fall River/New Bedford residents and their health related utilization relative to the statewide population are highlighted. The oversample of urban area residents was conducted between July and December 2000. Data were collected on 424 households and 1,061 individuals residing in the Fall River/New Bedford area. The sampling method and survey design replicated the statewide survey, using a computer-generated random list of telephone numbers by specific area code and exchange combinations in Fall River/New Bedford. Survey question responses were weighted to reflect population estimates for Fall River/New Bedford.¹

Source of Insurance. Similar to statewide findings, most Fall River/New Bedford (FR/NB) residents receive health insurance coverage through their employer² (73.9%). But while Medicaid provides health care coverage for 12.1% of non-elderly residents statewide, 23.7% of non-elderly FR/NB residents are covered by Medicaid.

Age. FR/NB residents are significantly more likely to be uninsured (9.2%) than residents statewide (5.9%). FR/NB adults ages 19 to 39 have the highest percent of uninsured (18.9%), one and a half

times higher than the state rate of 11.3% for that age group (see Figure 1). FR/NB also has a higher percent of uninsured children (5%) than the statewide rate of 3%.

Income. Uninsured FR/NB residents are far more likely to live in low-income households³ (66.4%) than are uninsured statewide (43.1%). In FR/NB, more uninsured reside in poor households.⁴ Both in households with income between 133% and 200% of the federal poverty level (FPL) and in those with income above 200% of the FPL, FR/NB has a slightly higher rate of uninsured than the state (see Figure 2).

Figure 2
Non-Elderly Uninsured in Fall River/New Bedford within Income Category

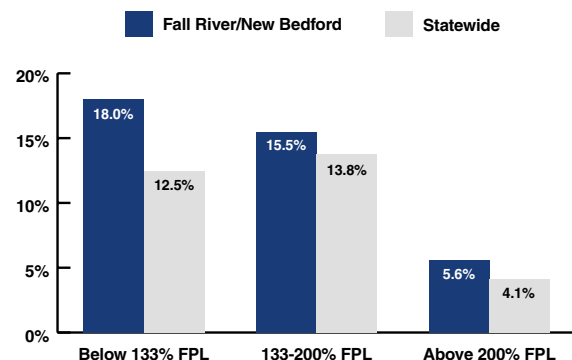
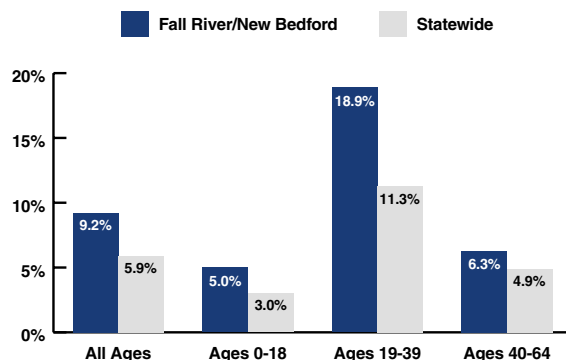


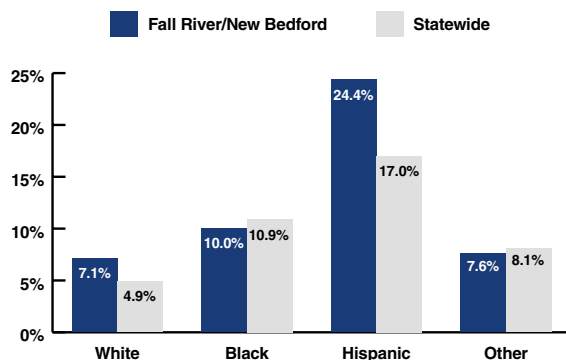
Figure 1
Non-Elderly Uninsured in Fall River/New Bedford within Age Group



Race. Like the statewide trend, Hispanic FR/NB residents have one of the highest rates of uninsurance compared to other racial or ethnic groups in FR/NB. Of notable interest, white residents of FR/NB are more likely to be uninsured than whites statewide, 7.1% versus 4.9% (see Figure 3).

Knowledge of Health Programs. Over 85% of uninsured adults in FR/NB are aware of MassHealth (the Massachusetts Medicaid program), equivalent to statewide awareness (85.8%). The percent of FR/NB residents aware of Healthy Start is also similar to the statewide rate of nearly 25%. In contrast, the Uncompensated Care Pool, commonly known as Free Care, is less recognized in FR/NB than across Massachusetts (34.3% versus 42.5% statewide).

Figure 3
Non-Elderly Uninsured in Fall River/New Bedford
within Racial/Ethnic Category



Employment. The percent of employed uninsured adults in FR/NB (78.9%) is higher than the state rate of 71.7%. Similarly, while 25.4% of uninsured employees in Massachusetts report that they are eligible for health insurance through their employer, in FR/NB the percent is higher (32%). The eligible working uninsured in FR/NB are more likely to work in large firms⁵ than small firms. This is the opposite of the four other urban areas, and the statewide distribution of eligible adults by employer size where 63.1% of all eligible adults work in small firms and only 36.9% work in large firms. Furthermore, while 70% of working uninsured statewide report “cost” as their reason for being uninsured, 54.8% of FR/NB working uninsured report “other” as their reason for being uninsured.⁶

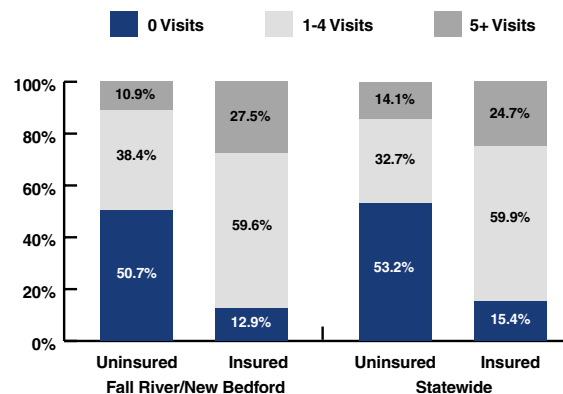
Consistent with statewide trends, working insured in FR/NB are almost one and a half times more likely to work for the same employer for more than a year (86.6%) than are the uninsured (55.9%). The working uninsured in FR/NB are more likely to work part-time than the working insured in FR/NB, 35.1% versus 20%. In addition, FR/NB working uninsured are more likely to work part-time than working uninsured statewide. Although FR/NB working uninsured are more likely to be self-employed than FR/NB working insured, they are less likely to be self-employed than the working uninsured statewide.

Access and Utilization

Unlike state findings, insured adults in FR/NB are just as likely as FR/NB uninsured adults (20%) to rate their own quality of health as fair to poor. But like the state results, uninsured adults in FR/NB are far less likely to utilize health care services such as doctor visits, than are insured adults. A similar rate of uninsured and insured FR/NB adults (about 38%) report having a chronic medical condition lasting three months or more. At the same time, 49% of uninsured FR/NB adults with a chronic illness report that they’ve never visited a doctor for treatment compared to only 5% of insured adults with a chronic illness. Similarly, 78.4% of these uninsured adults have not taken a prescription for their illness compared to only 18.5% of these insured adults.

Like the statewide findings, insured adults are almost twice as likely to visit a doctor as are uninsured adults in FR/NB, 87.1% versus 49.3% (see Figure 4). Consistent with statewide findings, uninsured adults in FR/NB are more likely to use the emergency room than are insured adults, 48.6% versus 35.8%.

Figure 4
Non-Elderly Adults in Fall River/New Bedford
by Insurance Status and Physician Office Utilization



Summary

While uninsured residents of FR/NB have similar characteristics relative to the uninsured statewide, there are some interesting differences. FR/NB, for example, has a higher percent of uninsured whites than the state. Employment characteristics of the uninsured also vary. Most employment characteristics for FR/NB are consistent with the statewide trends. However, working uninsured in FR/NB are more likely to be eligible for health insurance through their employers than are the working uninsured statewide. There is also a greater difference between working uninsured and insured regarding type of employer in FR/NB. Unlike working uninsured statewide, the working uninsured of FR/NB are less likely to be self-employed or work for both an employer and themselves. Highlighting differences and similarities among specific uninsured populations can help guide more targeted outreach and education strategies to help uninsured populations learn about potential health coverage options.

1. Roman, Anthony M. “Survey of Insurance Status 2000 Methodological Report.” Center for Survey Research, University of Massachusetts, Fall River/New Bedford, April 2001. www.state.ma.us/dhcfp/pages/pdf/survmeth.pdf
2. Employers providing health insurance coverage includes coverage provided by the military (i.e., Champlus or Veteran’s Administration), a group purchaser (i.e., labor union, professional association), and past employers.
3. Low-income households have income at or below 200% of the federal poverty level.
4. Poor households are defined as households with income at or below 133% of the federal poverty level.
5. Small firms are defined as businesses having 49 or less employees and large firms are defined as businesses having 50 or more employees.
6. The DHCFP Health Insurance Status of Massachusetts Residents Survey does not capture specific reasons for not having health insurance beyond “other.”